

**Fill in this information to identify the case:**Debtor 1 STACEY LYNN WILLIAMSDebtor 2  
(Spouse, if filing) \_\_\_\_\_United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)Case number 15-00415**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: USDA Rural Housing Service

Court claim no. (if known): \_\_\_\_\_

Last 4 digits of any number you use to identify the debtor's account: 1 8 2 0Property address: 222 M STREET  
Number StreetLITTLESTOWN PA 17340  
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:**Part 3: Postpetition Mortgage Payment**

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 38,405.00

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ 38,405.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02/28/2015  
MM / DD / YYYY

Debtor 1

STACEY LYNN WILLIAMS

First Name

Middle Name

Last Name

Case number (if known) 15-00415

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Peggy Spisak

Signature

Date 03/25/2020

Print Peggy Spisak

First Name

Middle Name

Last Name

Title Bankruptcy Specialist

Company USDA - Rural Housing Service

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

Street

City

State

ZIP Code

Contact phone ( 800 ) 349 - 5097 Ext. 5407

Email csc.bkr@stl.usda.gov

**CERTIFICATE OF SERVICE**

I, Peggy Spisak, do hereby certify that on 03/25/2020, I served copies of Response to Notice of Final Cure Payment to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Debtor(s)

STACEY LYNN WILLIAMS

222 M STREET  
LITTLESTOWN, PA 17340

Via CM/ECF:

Debtor's Attorney of Record:

Gary J Imblum  
Imblum Law Offices, P.C.  
4615 Derry Street  
Harrisburg, PA 17111

Chapter 13 Trustee:

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Date: 03/25/2020

/s/ Peggy Spisak

Peggy Spisak  
Bankruptcy Specialist  
USDA, Rural Housing Service  
1-800-349-5097 ext. 3722

# Motion Work Sheet

CUSTOMER NAME STACEY LYNN WILLIAMS

ACCOUNT NUMBER \*1820

DATE OF FILING 2/4/2015 BKR CASE # 15-00415

| POST - PETITION PAYMENTS DUE |                      |   |          |   |           |   |               | POST-PETITION PAYMENTS |                |           |          | PRE-PETITION PAYMENTS |  |           |
|------------------------------|----------------------|---|----------|---|-----------|---|---------------|------------------------|----------------|-----------|----------|-----------------------|--|-----------|
| Payment Due Date             | Principal & Interest | + | ESCROW   | + | LATE Fees | = | Total AMT DUE |                        | Paid by Debtor |           |          | Paid by Trustee       |  |           |
|                              |                      |   |          |   |           |   |               | DATE RCV'D             |                | AMT RCV'D |          | DATE RCV'D            |  | AMT RCV'D |
| 2/28/2015                    | \$636.72             |   | \$347.64 |   |           |   | \$984.36      |                        |                |           |          |                       |  |           |
| 3/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        | 3/6/2015       |           | \$624.68 |                       |  |           |
| 4/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        | 4/28/2015      |           | \$639.69 |                       |  |           |
| 5/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        |                |           |          |                       |  |           |
| 6/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        |                |           |          |                       |  |           |
| 7/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        | 7/6/2015       |           | \$639.69 |                       |  |           |
| 8/28/2015                    | \$347.75             |   | \$347.64 |   |           |   | \$695.39      |                        | 8/12/2015      |           | \$639.69 |                       |  |           |
| 9/28/2015                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        |                |           |          |                       |  |           |
| 10/28/2015                   | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        |                |           |          |                       |  |           |
| 11/28/2015                   | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        | 11/9/2015      |           | \$680.00 |                       |  |           |
| 12/28/2015                   | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        |                |           |          |                       |  |           |
| 1/28/2016                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        | 1/12/2016      |           | \$400.00 |                       |  |           |
| 2/28/2016                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        | 2/10/2016      |           | \$300.00 |                       |  |           |
| 3/28/2016                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        |                |           |          |                       |  |           |
| 4/28/2016                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        | 4/18/2016      |           | \$680.00 |                       |  |           |
| 5/28/2016                    | \$347.75             |   | \$346.24 |   |           |   | \$693.99      |                        |                |           |          |                       |  |           |
| 6/28/2016                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 7/28/2016                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 8/28/2016                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 9/28/2016                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          | 9/29/2016             |  | \$213.00  |
| 10/28/2016                   | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          | 10/13/2016            |  | \$447.93  |
| 11/28/2016                   | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          | 11/5/2016             |  | \$453.63  |
|                              |                      |   |          |   |           |   |               |                        |                |           |          | 11/27/2016            |  | \$447.93  |
| 12/28/2016                   | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          | 12/5/2016             |  | \$453.63  |
|                              |                      |   |          |   |           |   |               |                        |                |           |          | 12/19/2016            |  | \$446.03  |
| 1/28/2017                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 2/28/2017                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 3/28/2017                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 4/28/2017                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 5/28/2017                    | \$347.75             |   | \$361.84 |   |           |   | \$709.59      |                        |                |           |          |                       |  |           |
| 6/28/2017                    | \$347.75             |   | \$366.28 |   |           |   | \$714.03      |                        |                |           |          |                       |  |           |
| 7/28/2017                    | \$347.75             |   | \$366.28 |   |           |   | \$714.03      |                        |                |           |          |                       |  |           |
| 8/28/2017                    | \$347.75             |   | \$366.28 |   |           |   | \$714.03      |                        |                |           |          | 8/7/2017              |  | \$187.92  |

# Motion Work Sheet

|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  |            |            |
|------------|----------|----------|--|--|--|--|--|----------|--|--|--|--|--|--|------------|------------|
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 8/21/2017  | \$515.05   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 8/31/2017  | \$309.03   |
| 9/28/2017  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 9/18/2017  | \$1,547.95 |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 9/27/2017  | \$618.06   |
| 10/28/2017 | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 10/21/2017 | \$309.03   |
| 11/28/2017 | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  |            |            |
| 12/28/2017 | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 12/2/2017  | \$410.28   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 12/28/2017 | \$410.28   |
| 1/28/2018  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 1/26/2018  | \$307.71   |
| 2/28/2018  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 2/28/2018  | \$307.71   |
| 3/28/2018  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  |            |            |
| 4/28/2018  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  | 4/5/2018   | \$410.28   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 4/18/2018  | \$69.80    |
| 5/28/2018  | \$347.75 | \$366.28 |  |  |  |  |  | \$714.03 |  |  |  |  |  |  |            |            |
| 6/28/2018  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 6/21/2018  | \$615.42   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 6/28/2018  | \$1,751.07 |
| 7/28/2018  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 7/26/2018  | \$512.85   |
| 8/28/2018  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 8/16/2018  | \$307.71   |
| 9/28/2018  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 9/22/2018  | \$390.13   |
| 10/28/2018 | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  |            |            |
| 11/28/2018 | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 11/7/2018  | \$512.85   |
| 12/28/2018 | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 12/1/2018  | \$408.52   |
| 1/28/2019  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  |            |            |
| 2/28/2019  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 2/1/2019   | \$510.65   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 2/19/2019  | \$408.52   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 2/28/2019  | \$408.52   |
| 3/28/2019  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 3/29/2019  | \$510.65   |
| 4/28/2019  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 4/25/2019  | \$408.52   |
| 5/28/2019  | \$347.75 | \$374.82 |  |  |  |  |  | \$722.57 |  |  |  |  |  |  | 5/23/2019  | \$408.52   |
| 6/28/2019  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  |            |            |
| 7/28/2019  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  | 7/22/2019  | \$408.52   |
| 8/28/2019  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  |            |            |
| 9/28/2019  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  | 9/13/2019  | \$1,759.82 |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 9/25/2019  | \$408.52   |
| 11/28/2019 | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  | 11/23/2019 | \$724.57   |
| 12/28/2019 | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  | 12/2/2019  | \$106.96   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 12/9/2019  | \$511.75   |
|            |          |          |  |  |  |  |  |          |  |  |  |  |  |  | 12/23/2019 | \$511.75   |
| 1/28/2020  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  | 1/27/2019  | \$511.75   |
| 2/28/2020  | \$347.75 | \$392.93 |  |  |  |  |  | \$740.68 |  |  |  |  |  |  |            |            |
|            |          |          |  |  |  |  |  | \$0.00   |  |  |  |  |  |  | 3/4/2020   | \$409.40   |
|            |          |          |  |  |  |  |  | \$0.00   |  |  |  |  |  |  |            | \$201.74   |

## Motion Work Sheet

[illegible]

## ACCOUNT SUMMARY

# Motion Work Sheet

|   |                    |
|---|--------------------|
| TOTAL AMOUNT DUE FROM DEBTOR SINCE BANKRUPTCY FILING          | <u>\$43,008.75</u> |
| TOTAL AMOUNT PAID BY DEBTOR SINCE BANKRUPTCY FILING           | <u>\$4,603.75</u>  |
| TOTAL AMOUNT THE DEBTOR IS DELINQUENT SINCE BANKRUPTCY FILING | <u>\$38,405.00</u> |

( 51.85 MONTHS OF PAYMENTS  
( \$740.68

|  |                    |
|--|--------------------|
| ORIGINAL PROOF OF CLAIM ARREARAGE      | <u>\$20,573.96</u> |
| PRE-PETITION FEES ADDED TO CLAIM       | <u>\$0.00</u>      |
| AMENDED PROOF OF CLAIM (if applicable) | <u>\$20,573.96</u> |
| TOTAL TRUSTEE PAYMENTS                 | <u>\$20,573.96</u> |
| LESS ESCROW SHORTAGE                   | <u></u>            |

|                                |               |
|--------------------------------|---------------|
| TOTAL PRE-PETITION BALANCE DUE | <u>\$0.00</u> |
|--------------------------------|---------------|

|                                      |               |
|--------------------------------------|---------------|
| TOTAL ESCROW ADVANCES (listed above) | <u>\$0.00</u> |
|--------------------------------------|---------------|

|                           |                           |
|---------------------------|---------------------------|
| TOTAL ACCOUNT DELINQUENCY | <u><u>\$38,405.00</u></u> |
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## NOTES:

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